

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re:

RONALD DEAN GUMM
CHERI L GUMM
Debtors

Case No. 07-08781

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/14/2007.
- 2) The plan was confirmed on 11/14/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 02/26/2009.
- 6) Number of months from filing to last payment: 20.
- 7) Number of months case was pending: 24.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$ 101,101.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case may not have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$18,000.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$18,000.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,229.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$917.80
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,146.80**

Attorney fees paid and disclosed by debtor: \$771.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMC MORTGAGE SERVICES	Secured	NA	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	2,115.60	2,115.60	2,115.60	1,300.80	152.84
CAPITAL ONE BANK	Unsecured	350.00	453.26	453.26	16.72	0.00
CHRYSLER FINANCIAL SVC AMERIC	Secured	1,739.00	1,739.00	1,739.00	1,049.25	127.88
CITIZENS BANK	Secured	9,325.00	9,325.00	9,325.00	5,327.09	719.33
CITIZENS BANK	Unsecured	NA	3,399.78	3,399.78	218.54	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	427.00	466.78	466.78	17.25	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	31,241.00	31,715.23	31,715.23	2,073.44	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	3,619.00	3,736.25	3,736.25	240.13	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	910.00	987.03	987.03	52.58	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,378.00	1,446.68	1,446.68	92.98	0.00
FIRST NATIONAL BANK OF OMAHA	Unsecured	10,172.00	10,516.64	10,516.64	675.94	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	11,242.00	11,169.06	11,169.06	717.89	0.00
KRISTI & TIM WIG	Unsecured	6,000.00	6,000.00	6,000.00	385.67	0.00
MICHAEL OBREMSKI & R PATTON	Unsecured	14,000.00	14,000.00	14,000.00	915.26	0.00
MORRIS HOSPITAL	Unsecured	650.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,000.00	3,368.16	3,368.16	216.46	0.00
RESURGENT CAPITAL SERVICES	Unsecured	7,500.00	7,548.74	7,548.74	485.17	0.00
RESURGENT CAPITAL SERVICES	Unsecured	350.00	443.60	443.60	16.38	0.00
SEARS BKRUPTCY RCVRY MGMT SV	Unsecured	3,782.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL INC	Unsecured	911.00	968.67	968.67	51.60	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$13,179.60	\$7,677.14	\$1,000.05
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$13,179.60	\$7,677.14	\$1,000.05
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$96,219.88	\$6,176.01	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,146.80</u>	
Disbursements to Creditors	<u>\$14,853.20</u>	
TOTAL DISBURSEMENTS :		<u>\$18,000.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/26/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.